

Serial No. 10/710,315
Attorney Docket No. 70655.1800

CLAIM LISTING

Amendments to the claims are reflected in the following listing, which replaces any and all prior versions and listings of claims in the present application:

Amendments to the Claims:

1. (Currently Amended) A smartcard transaction system configured with a biometric security apparatus system, said system comprising:
 - a smartcard configured to communicate with a reader;
 - a reader configured to communicate with said system;
 - a voice print sensor configured to detect a proffered voice print sample, said voice print sensor configured to communicate with said system; and,
 - a device configured to verify said proffered voice print sample to facilitate a transaction, said device further configured to determine whether said proffered voice print sample is associated with a preset transaction limitation independent of a financial account transaction limitation.
2. (Original) The smartcard transaction system of claim 1, wherein said sensor is configured to communicate with said system via at least one of a smartcard, a reader, and a network.
3. (Currently Amended) The smartcard transaction system of claim 1, wherein said voice print sensor is configured to facilitate a ~~finite~~ limited number of scans.
4. (Original) The smartcard transaction system of claim 1, wherein said voice print sensor is configured to log at least one of a detected voice print sample, processed voice print sample and stored voice print sample.
5. (Original) The smartcard transaction system of claim 1, further including a database configured to store at least one data packet, wherein said data packet includes at least one of proffered and registered voice print samples, proffered and registered user information, terrorist information, and criminal information.
6. (Currently Amended) The smartcard transaction system of claim 5, wherein said database is contained in at least one of ~~the~~ said smartcard, smartcard reader, sensor, remote server, merchant server and smartcard system.

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7. (Currently Amended) The smartcard transaction system of claim 6, wherein said ~~remote~~ database is configured to be operated by an authorized sample receiver.

8. (Currently Amended) The smartcard transaction system of claim 1, wherein said voice print sensor ~~device~~ is configured with an audio capture device.

9. (Original) The smartcard transaction system of 8, wherein said audio capture device is at least one of a microphone, telephone, cellular phone, computer and voice recorder.

10. (Original) The smartcard transaction system of claim 1, wherein said voice print sensor is configured to detect and verify voice print characteristics including at least one of voice print waveforms in the time domain, energy content in the voice prints across the frequency domain, stochastic models of the voice print, and template models of the voice print.

11. (Currently Amended) The smartcard transaction system of claim 1, wherein said voice print sensor device is configured to verify a presence of a speaker through detection of at least one of ~~detect and verify~~ audio noise associated with an electronic device, motion, and body heat.

12. (Original) The smartcard transaction system of claim 1, further including a device configured to compare a proffered voice print sample with a stored voice print sample.

13. (Original) The smartcard transaction system of claim 12, wherein said stored voice print sample is stored by at least one of a third-party biometric security vendor and a governmental agency device ~~configured to compare a voice print sample is at least one of a third-party security vendor device and local CPU.~~

14. (Currently Amended) The smartcard transaction system of claim 12, wherein a said stored voice print sample comprises a registered voice print sample.

15. (Original) The smartcard transaction system of claim 14, wherein said registered voice print sample is associated with at least one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account

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information, electronic bill payment information, automatic bill payment information and loyalty point information.

16. (Original) The smartcard transaction system of claim 15, wherein different registered voice print samples are associated with a different one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

17. (Currently Amended) The smartcard transaction system of claim 15, wherein a said registered voice print sample is primarily associated with first user information wherein said first information comprises at least one of personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and wherein a said registered voice print sample is secondarily associated with second user information wherein said second information comprises at least one of personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and wherein said second user information is different than said first user information.

18. (Original) The smartcard transaction system of claim 1, wherein said smartcard transaction system is configured to begin authentication upon verification of said proffered voice print sample.

19. (Original) The smartcard transaction system of claim 1, wherein said smartcard is configured to deactivate upon rejection of said proffered voice print sample.

20. (Currently Amended) The smartcard transaction system of claim 1, wherein said sensor is configured to provide a notification upon detection of a said voice print sample.

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21. (Currently Amended) The smartcard transaction system of claim 1, wherein said device is further configured to ~~verify is configured to~~ facilitate at least one of access, activation of a device, a financial transaction, and a non-financial transaction.

22. (Currently Amended) The smartcard transaction system of claim 1, wherein said device is further configured to ~~verify is configured to~~ facilitate the use of at least one secondary security procedure.

23. (Currently Amended) A method for facilitating biometric security in a smartcard transaction system comprising: proffering a voice print sample to a voice print sensor communicating with said system to initiate verification of a said voice print sample for facilitating authorization of a transaction said verification including determining whether said proffered voice print sample is associated with a preset transaction limitation independent of a financial account limitation.

24. (Currently Amended) The method for of claim 23, further comprising registering ~~at least one~~ a voice print sample with an authorized sample receiver.

25. (Currently Amended) The method of claim 24, wherein said step of registering further includes at least one of: contacting said authorized sample receiver, proffering a said voice print sample to said authorized sample receiver, processing said voice print sample to obtain a voice print sample, associating said voice print sample with user information, verifying said voice print sample, and storing said voice print sample upon verification.

26. (Currently Amended) The method of claim 23, wherein said step of proffering includes proffering a said voice print sample to at least one of a microphone, telephone, cellular phone, computer and voice recorder.

27. (Currently Amended) The method of claim 23, wherein said step of proffering further includes proffering a said voice print sample to a voice print sensor communicating with said system to initiate at least one of: storing, comparing, and verifying said voice print sample.

28. (Currently Amended) The method of claim 23, ~~wherein said step of proffering a voice print to a voice print sensor communicating with said system to initiate verification further includes~~ further comprising processing database

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information, wherein said database information is contained in at least one of a smartcard, smartcard reader, sensor, remote server, merchant server and smartcard system.

29. (Currently Amended) The method of claim 23, ~~wherein said step of proffering a voice print to a voice print sensor communicating with said system to initiate verification further includes~~ further comprising comparing a said proffered voice print sample with a stored voice print sample.

30. (Currently Amended) The method of claim 29, wherein said step of comparing includes comparing a proffered voice print sample to a stored voice print sample stored by at least one of a third-party biometric security vendor and a governmental agency ~~by using at least one of a third-party security vendor device and local CPU.~~

31. (Original) The method of claim 29, wherein said step of comparing includes comparing voice print characteristics including at least one of voice print waveforms in the time domain, energy content in the voice prints across the frequency domain, stochastic models of the voice print, and template models of the voice print.

32. (Currently Amended) The method of claim 23, ~~wherein said step of proffering a voice print to a voice print sensor communicating with said system further comprises~~ further comprising using said voice print sensor to detect at least one of audio noise associated with an electronic device, motion, and body heat.

33. (Currently Amended) The method of claim 23, ~~wherein said step of proffering a voice print to a voice print sensor communicating with said system to initiate verification further includes~~ further comprising at least one of detecting, processing and storing ~~at least one~~ a second proffered voice print sample.

34. (Currently Amended) The method of claim 23, ~~wherein said step of proffering a voice print to a voice print sensor communicating with said system to initiate verification further includes the use of at least one~~ further comprising using a secondary security procedure.

35. (Currently Amended) A method for facilitating biometric security in a smartcard transaction system comprising:

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detecting a proffered voice print sample at a sensor communicating with said system ~~to obtain a proffered voice print sample;~~

verifying the said proffered voice print sample, including determining whether said proffered voice print sample is associated with a preset transaction limitation independent of a financial account transaction limitation; and

authorizing a transaction to proceed upon verification of ~~the~~ said proffered voice print sample.

36. (Currently Amended) The method of claim 35, wherein said step of detecting further includes detecting a said proffered voice print sample at a sensor configured to communicate with said system via at least one of a smartcard, reader, and network.

37. (Currently Amended) The method of claim 35, wherein said step of detecting a proffered voice print sample includes detecting a said proffered voice print sample at one of a microphone, telephone, cellular phone, computer and voice recorder.

38. (Currently Amended) The method of claim 35, wherein said step of detecting includes at least one of: ~~detecting, storing,~~ and processing a proffered voice print sample.

39. (Currently Amended) The method of claim 35, wherein said step of detecting further includes receiving a ~~finite~~ limited number of proffered voice print samples during a transaction.

40. (Original) The method of claim 35, wherein said step of detecting further includes logging each proffered voice print sample.

41. (Currently Amended) The method of claim 35, ~~wherein said step of detecting further includes at least one of detection,~~ further comprising at least one of detecting, processing and storing at least one a second proffered voice print sample.

42. (Original) The method of claim 35, wherein said step of detecting further includes using said voice print sensor to detect at least one of audio noise associated with an electronic device, motion, and body heat.

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43. (Currently Amended) The method of claim 35, wherein said step of verifying includes comparing a said proffered voice print sample with a stored voice print sample.

44. (Original) The method of claim 43, wherein said step of comparing a proffered voice print sample with a stored voice print sample comprises storing, processing and comparing at least one voice print characteristic including voice print waveforms in the time domain, energy content in the voice prints across the frequency domain, stochastic models of the voice print, and template models of the voice print.

45. (Currently Amended) The method of claim 43, wherein comparing a proffered voice print sample with a stored voice print sample includes comparing a said proffered voice print sample with a biometric sample of at least one of a criminal, a terrorist, and a cardmember.

46. (Currently Amended) The method of claim 35, wherein said step of verifying includes verifying a said proffered voice print sample using information contained on at least one of a local database, a remote database, and a third-party controlled database.

47. (Currently Amended) The method of claim 35, wherein said step of verifying includes verifying a said proffered voice print sample using one of a local CPU and a third-party security vendor.

48. (New) The system of claim 1, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

49. (New) The system of claim 1, wherein said device is further configured to require a second proffered biometric scan sample to override said preset transaction limitation.

50. (New) The method of claim 23, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of

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transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

51. (New) The method of claim 23, wherein said device is further configured to require a second proffered biometric scan sample to override said preset transaction limitation.

52. (New) The method of claim 35, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

53. (New) The method of claim 35, wherein said device is further configured to require a second proffered biometric scan sample to override said preset transaction limitation.